



Delta Dental of California
800-765-6003

Delta Dental of Delaware
Delta Dental of the District
of Columbia

Delta Dental of New York
Delta Dental of Pennsylvania
(and Maryland)

Delta Dental of West Virginia
800-932-0783

Delta Dental Insurance Company
(Alabama, Florida, Georgia,
Louisiana, Mississippi, Montana,
Nevada, Texas, Utah)
800-521-2651

DELTA DENTAL

DeltaCare® USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MI, OK, OR, RI, SC, SD, WA, WI, WY — Dentegra Insurance Company; AK, CT, DE, FL, GA, KS, LA, MS, TN, WV and Washington, D.C. — Delta Dental Insurance Company; KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York; PA — Delta Dental of Pennsylvania. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states, except CA. These companies are financially responsible for their own products.

Q: How do I log in to the web site?

A: You can log in from any page on the web site. Simply enter your user name and password in the designated boxes and submit. If you don't have a user name or password, click the "Register here" link to complete a quick registration process.

Q: What if I have trouble logging in to the web site or I don't have Internet access?

A: You can check your benefits, eligibility and claim information on our interactive voice response telephone line or speak to a customer service representative Monday through Friday by calling Delta Dental toll-free. For DeltaCare USA enrollees, please call 800-422-4234. For Delta Dental PPO and Premier® enrollees, please use the numbers listed on this flyer to contact Customer Service.

Q: Can I contact Customer Service on the web site?

A: Yes. You don't have to log in to contact Customer Service from our web site. Simply click on "Contact us" at the top of the home page and follow the appropriate links for your plan. You'll be presented with a number of contact options, including online Customer Service request forms for specific issues as well as the toll-free telephone number for your plan.

Q: I'm enrolled in a benefit plan, but I don't know which one. How do I find out which plan I'm enrolled in?

A: Log in with your user name and password (on the home page or any page on the web site), then click on "Eligibility & Benefits" in the main navigation menu. Your plan type will be listed on this page. Your benefits department or administrator should also be able to provide you with the plan name.

Q: How do I find a dentist?

A: You don't need to log in to find a dentist; just use the "Find a Dentist" search on the home page. Select the type of dental plan you have and the state in which you wish to search. You'll then be able to search for a dentist by location, or you can check to see if your current dentist is participating in your plan.

Q: Where can I get information about my benefits?

A: Log in to our secure system by entering your user name and password in the designated boxes (on the home page or any page on the web site), then click on "Eligibility & Benefits" in the main navigation menu.

Q: How do I print an ID card?

A: You don't need an ID card to obtain services, but if you'd like to have one, you can print it online. Log in with your user name and password (on the home page or any page on the web site), then click on "Eligibility & Benefits" in the main navigation menu. Click on the Print an ID Card link on this page.

Q: How do I download and print a claim form and check the status of a submitted claim?

A: You can access and print claim forms from the main page of our web site by clicking on "Enrollees" and then clicking "Claim form." Please note that you don't need to submit a claim form when you visit a Delta Dental dentist since the dental office does it on your behalf. You only need to submit a claim form if you visit a non-Delta Dental dentist (for PPO and Premier enrollees) or receive out-of-area emergency care (for DeltaCare USA enrollees). To check the status of a submitted claim, log in by entering your user name and password (on the home page or any page on the web site) and click on "Claims" in the main navigation menu."

Q: How can I check on the average cost of a dental procedure in my area?

A: Log in by entering your user name and password (on the home page or any page on the web site) and click on "Fee Finder" in the main navigation menu.

Q: How current is the information on the web site?

A: The "Find a Dentist" directory is updated weekly. The "Eligibility & Benefits" records are refreshed nightly and reflect any updates made the previous day. All other information on the web site is updated as needed.



Visit our web site*
and enjoy many
useful services

Log in to:

- Check benefits, eligibility and claims status
- Print your ID card
- Find the average cost of a dental procedure in your area
- Find a dentist outside the U.S. by using our international dentist referral service

Other convenient services and information you can access without logging in:

- Find a dentist for your plan
Search for a dentist and link to a map with driving directions
- Oral health
Read dental health tips to keep your smile healthy
- Just for kids
See our kids' web site
- Delta Dental en Español
Visit a Spanish version of our web site

Tools and information for enrollees:

- Download and print a claim form
- Get general information about how your plan works
- Get answers to frequently asked questions
- Subscribe to our online dental health newsletter

Visit www.deltadentalins.com

*The web site www.deltadentalins.com is the home of the Delta Dental companies listed below and their subsidiaries and affiliates. For other Delta Dental companies, visit the Delta Dental Plans Association web site at www.deltadental.com.

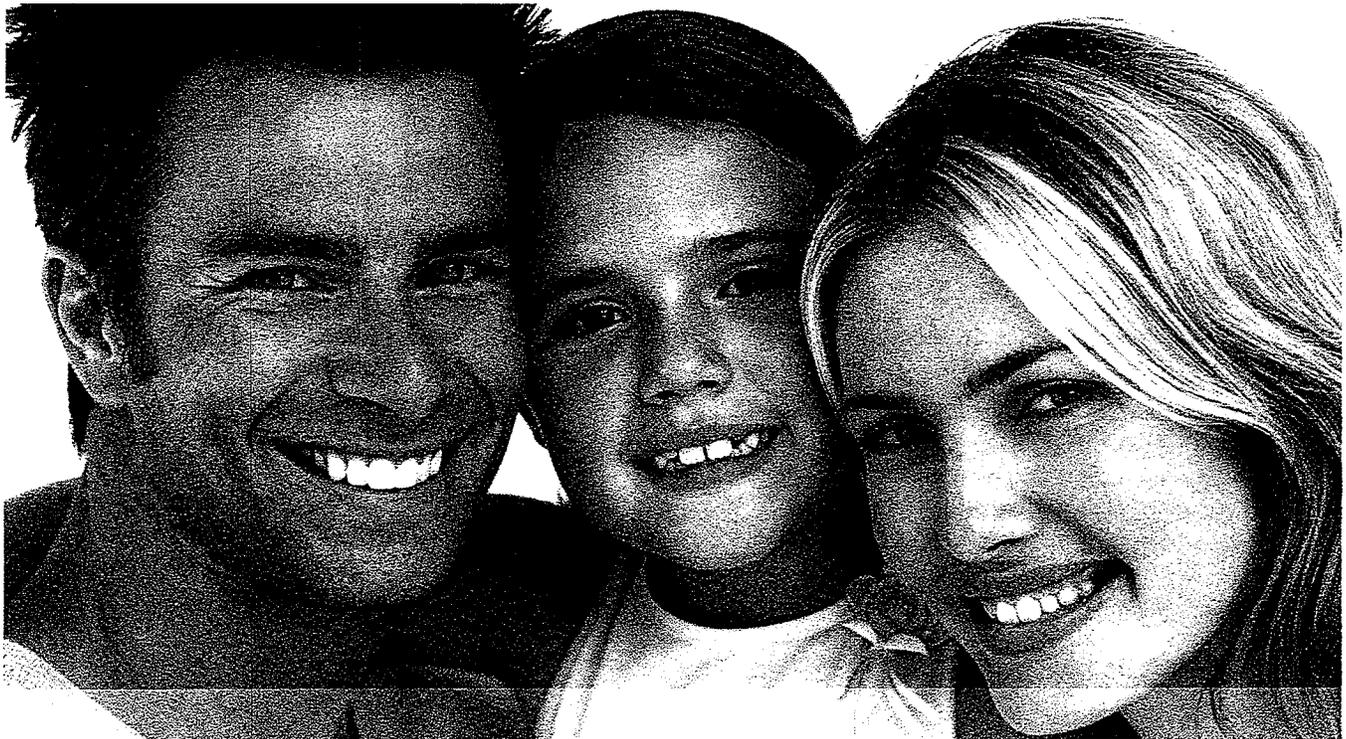
Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

Delta Dental includes these companies in these states:

Delta Dental of California – CA • Delta Dental of Pennsylvania – PA & MD • Delta Dental of West Virginia – WV • Delta Dental of Delaware – DE • Delta Dental of the District of Columbia – DC • Delta Dental of New York – NY • Delta Dental Insurance Company – AL, GA, FL, LA, MT, MS, NV, TX, UT

Delta Dental PPOSM

Using your plan



Delta Dental PPO, our preferred provider organization (PPO) plan,* provides access to the largest network of its kind nationwide. Delta Dental PPO dentists agree to accept reduced fees for covered procedures when treating PPO patients. This means your out-of-pocket costs are usually lower when you visit a PPO dentist than when you visit a non-Delta Dental dentist.

When you're covered under the PPO plan, you and your family members:

- Can visit any licensed dentist, including the dental specialist of your choice
- May change dentists at any time without notifying us
- Can receive dental care anywhere in the world (out-of-network benefits apply)
- Will never have to pay more than the patient's share** at the time of treatment or file claim forms when you visit a Delta Dental dentist. Delta Dental dentists file claim forms for you and accept payment directly from Delta Dental.

Know your coverage

This brochure provides general information about your benefits coverage, but you may also want to visit our web site after your effective date to review additional details of your plan. Our secure and convenient online services allow you to:

- Review benefits and verify eligibility
- Check claims status
- Print an ID card
- Submit a question to Customer Service

When you visit your dentist, we recommend that you bring a copy of your eligibility and benefits information, including your group number and enrollee ID number. This will help the dental office submit your dental claims.

* In Texas, Delta Dental Insurance Company underwrites a Dental Provider Organization (DPO) plan.

** Patient's share is the coinsurance amount, any remaining portion of the deductible, any amounts over plan maximums and any non-covered services.

What to know before your dental visit

Find a Delta Dental PPO dentist

A current listing of dental offices that are part of Delta Dental's networks can be found using our online dentist directory. Visit our web site and click on "Find a Dentist" on our home page. Simply follow the instructions, selecting "Delta Dental PPO" and the state in which you wish to search, and then submit.

Each dentist listed in our directory has been credentialed by Delta Dental, which includes license and insurance coverage verification, specialty certification and compliance with the dental profession's health, hygiene and safety standards.

Is your current dentist a Delta Dental PPO dentist?

We recommend that you verify your current dentist's participation in the Delta Dental PPO network. Simply asking if a dentist "accepts Delta Dental" does not guarantee he or she is a PPO dentist. Make sure you specifically ask if he or she is a contracted Delta Dental PPO dentist. We also recommend that you verify your dentist's participation before each dental appointment.

When you can't find a PPO dentist

The Delta Dental Premier® network — our larger network — provides cost-saving features and is the next best option when you can't find a PPO dentist. If you must visit a non-PPO dentist, a Delta Dental Premier dentist will usually save you more money than if you visit a non-Delta Dental dentist. While Premier dentists' contracted fees are often slightly higher than PPO dentists' fees, Premier dentists will not bill you above Delta Dental's approved amount; non-Delta Dental dentists may bill you up to their full fees, a practice called "balance billing." You can find a Premier dentist using our online dentist directory.

When you can't find your dentist in the directory

We recognize that many people have a long-standing relationship with their dentist and may not want to change dental providers. We invite you to recommend your dentist for inclusion in the Delta Dental PPO network. Please visit the "Find a Dentist" page on our web site and complete the "Recommend Your Dentist" form. We will contact your dentist to provide more details. You can help by telling your dentist how important your PPO benefits are to you and that you would like him or her to consider becoming a Delta Dental PPO dentist.

Check your eligibility and benefits online

If you are visiting our web site for the first time, you will need to complete a one-time registration to log in and verify your eligibility, check your benefits for covered services and view maximums and deductible information. You may also print an ID card, although it is not required to receive services. You may simply provide the dental office with your group number and the enrollee ID number.

Dual coverage/Coordination of benefits

If your spouse has coverage with another dental plan and you or your family members are covered by both dental plans, the two plans will coordinate benefits to potentially lower your out-of-pocket costs. Ask your dentist to indicate the other plan's information on the claim form submitted to Delta Dental and we'll take it from there. Group-specific exceptions may apply. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan's coordination of benefits, including rules for determining primary and secondary coverage.

Orthodontic treatment in progress

If your Delta Dental plan includes orthodontic benefits, payment for orthodontic treatment in progress depends on the specific provisions of your plan. Typically, treatment in progress is covered and Delta Dental begins paying during the first eligible month. The amount calculated to be Delta Dental's liability will be paid accordingly (lump sum or installments), subject to the lifetime (in some cases, annual) maximum benefits for orthodontic services. Under some plans, however, you may not be eligible for work in progress or you may lose eligibility if your coverage has lapsed for more than 30 or 60 days.

Transitioning from another plan?

Any dental treatment in progress when your coverage begins — such as root canals, crowns and bridgework — is not covered under your Delta Dental plan, and your former dental plan should assume responsibility. Delta Dental will cover treatment started and completed after your plan's effective date of coverage.

What to know during your dental visit

Talk to your dentist about your health and treatment options

When you visit the dentist, be sure to share your dental and medical history and any prior complications. Dentists can identify signs of more serious health conditions and should be made aware of health information that may be critical to your dental care. Your hygienist is a great resource for dental health information to help you guard against tooth decay and gum disease. Ask your dentist to explain the pros and cons of each dental treatment option, including the future costs or consequences of postponing or avoiding treatment.

Pre-treatment estimates (also called “predeterminations”)

Determine costs ahead of time by asking your dentist to submit the treatment plan to Delta Dental for a free pre-treatment estimate before any treatment is provided. Delta Dental will verify your specific plan coverage and the cost of the treatment and provide an estimate of your coinsurance and what Delta Dental will pay. Remember that you and your dentist should make

decisions about your treatment plan based on your dental needs and not necessarily on the reimbursement by your dental plan.

Claim submission

Delta Dental dentists will submit claims for you. If you visit a non-Delta Dental dentist, you may need to submit your own claim. You can download a form from the Enrollee page of our web site.

Traveling abroad?

Delta Dental partners with International SOS Assistance, Inc. (I-SOS) to provide referrals to 3,200 dentists and dental clinics in 200 countries around the world. I-SOS dentists are not contracted Delta Dental dentists, and out-of-network benefits apply when receiving care outside the U.S. Call I-SOS toll free at 800-523-6586 from within the U.S. or collect at 215-942-8226 from outside the U.S. Inform the representative that you’re a Delta Dental enrollee. You can also search for an international dentist on our web site. Log in with your user name and password and click on “Find an International Dentist.”

General information about types of dentists

Don’t wait until you have a serious dental concern before you visit a dentist. Schedule regular dental visits for cleanings and exams — professional care can keep your teeth healthy and keep treatment costs down. To find a dentist, seek recommendations from friends, family or co-workers. You may contact the local or state dental society for independent referrals or questions about individual dentists. The information below can be a helpful resource if your dentist recommends specialty care.*

Types of dentists/specialists:

- **General dentists** provide a full range of services for the entire family and may refer you to a specialist if your dental treatment requires specialized skills, experience or equipment. Your general dentist should share your dental records (charts, x-rays) with any specialist you need to see.
- **Endodontists** specialize in diseases and injuries of the tooth pulp, performing such services as root canals.
- **Oral surgeons** remove impacted teeth and repair fractures of the jaw and other damage to the bone structure around the mouth.
- **Orthodontists** correct misaligned teeth and jaws, usually by applying braces.
- **Pediatric dentists** limit their practices to children and teenagers.
- **Periodontists** treat diseases of the tissues that support and surround the teeth.
- **Prosthodontists** specialize in the restoration of natural teeth and/or the replacement of natural teeth with crowns, bridges, dentures, implants and other procedures.

* Some procedures or visits to specialty care dentists may not be covered; please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific benefit details.



Delta Dental's Mission

To advance dental health and access through exceptional dental benefits service, technology and professional support.

We Keep You Smiling®

Why do 23 million enrollees trust their smiles to Delta Dental?

- Substantial savings from our comprehensive cost management systems
- Extensive dentist choice
- A world-class approach to service



Visit Delta Dental's web site at:
www.deltadentalins.com

What to know after your dental visit

Questions about your plan

If you have questions, you can check your benefits and eligibility information on our web site or on our interactive voice response telephone line. For more information, you may also contact one of our helpful Customer Service representatives during business hours. You can sign up on our web site for our free dental health e-newsletter, Dental Wire, which provides valuable information about dental health topics and how to maximize your benefits.

Claim review

After a claim has been processed, you will receive a Benefit Statement/Notice of Payment from Delta Dental. This document lists the services provided and costs of the dental treatment submitted by your dentist. Please review the services and costs to ensure that the patient coinsurance amount charged by your dentist is correct. Contact your dental office if you find any discrepancies. Delta Dental's Customer Service representatives are available to help explain your Benefit Statement/Notice of Payment.

Questions about quality of care

Delta Dental is committed to ensuring you receive quality dental care. We actively monitor the performance of our network dentists to ensure they comply with our criteria for hygiene, quality of care and other rigorous standards. If you are unhappy with the dental care you received from a Delta Dental dentist, we can arrange for you to be examined by one of our consulting dentists in your area. If the dental consultant agrees that the work was faulty, we will ensure that the original dentist either corrects the work at no additional cost or grants a refund. If granted a refund, you may choose another dentist and have the treatment corrected.

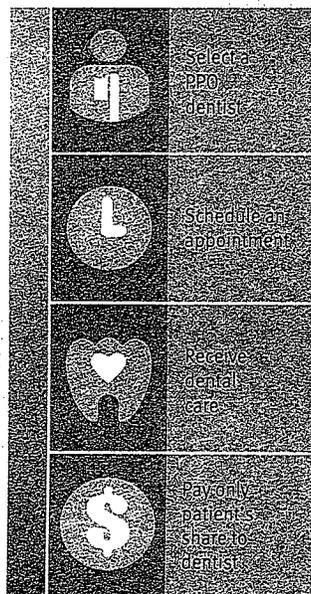
Delta Dental Premier is underwritten by **Delta Dental Insurance Company** in AL, DC, FL, GA, LA, MS, MT, NV, TX, UT and by not-for-profit dental service companies in these states: CA – **Delta Dental of California**, PA, MD – **Delta Dental of Pennsylvania**, NY – **Delta Dental of New York**, DE – **Delta Dental of Delaware**, WV – **Delta Dental of West Virginia**.

Delta Dental PPO™ – Getting the most from your plan



We'll do whatever it takes and then some.

Save with a PPO dentist



**No paperwork.
No hassle.**

Save money with a Delta Dental PPO dentist

Under Delta Dental PPO, our preferred provider organization (PPO) plan,[†] you can visit any licensed dentist. Because PPO network dentists agree to accept contracted fees as full payment, your costs are usually lowest when you visit a PPO dentist.

Find a PPO dentist

Our PPO plan provides access to one of the largest dentist networks nationwide.[‡]

Use our enhanced online directory to find the most current listing of network dental offices:

- Visit deltadentalins.com on your mobile device or desktop, and click on "Find a Dentist."
- Select "Delta Dental PPO" as your plan network.

Is your dentist a Delta Dental PPO dentist?

Ask your dentist if he or she is a contracted Delta Dental PPO dentist. Simply asking if a dentist accepts Delta Dental does not guarantee he or she is a PPO dentist. You should verify your dentist's participation before each dental appointment.

Maximum choice/Cost protection

The Delta Dental Premier[®] network, our largest network with more than 80% of dentists nationwide,[‡] provides cost-saving features and is the next best option if you can't find a PPO dentist. You can find a Premier dentist using our enhanced online dentist directory.

- Premier dentists' contracted fees are usually somewhat higher than PPO dentists' contracted fees.
- Premier dentists will not bill you above their contracted fees, so you will usually save more compared to a non-Delta Dental dentist.

Easy to use

- No ID card is required to receive services; just provide the dental office with your name, date of birth and social security or enrollee ID number.
- After a claim has been processed, you will receive a dental benefits statement from us. This document lists the services provided, the costs of the dental treatment and any fees you owe your dentist.

WE KEEP YOU SMILING®

Why do 60 million enrollees trust their smiles to Delta Dental?*

- More dentists
- Simpler process
- Less out-of-pocket

Delta Dental Customer Service

Delta Dental of California
800-765-6003

California School District Employees
866-499-3001

Delta Dental of Delaware
Delta Dental of the District of
Columbia

Delta Dental of New York
Delta Dental of Pennsylvania
(and Maryland)

Delta Dental of West Virginia
800-932-0783

Delta Dental Insurance Company
(Alabama, Florida, Georgia,
Louisiana, Mississippi, Montana,
Nevada, Texas, Utah)
800-521-2651

Delta Dental Premier® and Delta
Dental PPOSM are underwritten by
Delta Dental Insurance Company in
AL, DC, FL, GA, LA, MS, MT, NY, TX
and UT and by not-for-profit dental
service companies in these states:
CA – Delta Dental of California, PA,
MD – Delta Dental of Pennsylvania,
NY – Delta Dental of New York, Inc.,
DE – Delta Dental of Delaware Inc.,
WV – Delta Dental of West Virginia.
In Texas, Delta Dental PPO is
underwritten as a Dental Provider
Organization (DPO) plan.

*Delta Dental of California, Delta
Dental of Pennsylvania and Delta
Dental Insurance Company, together
with our affiliate companies and
Delta Dental of New York, are
members, or affiliates of members,
of the Delta Dental Plans Association,
a network of 39 Delta Dental
companies that together provide
dental coverage to more than
60 million people in the U.S.

Dual coverage/Coordination of benefits

If your spouse has coverage with
another dental plan, you or your
family members may be covered
by both plans.‡

- The two plans will coordinate benefits
to potentially lower your costs.
- Ask your dentist to submit the other
plan's explanation of benefits with
the Delta Dental claim form, and
we'll take it from there.

Sign up for an online account at deltadentalins.com

Use your mobile device or desktop to:

- Find a dentist in our online directory
- Review benefits
- Check claim status
- Access your ID card (view it on
your mobile device or print it from
your desktop)
- Change your Profile preference to
go paperless.

Transitioning from another plan

Delta Dental covers treatment
completed after your plan's effective
date of coverage.

If your Delta Dental plan includes
orthodontic benefits, payment for
orthodontic treatment started under
another dental benefit plan depends
on the specific provisions of your
plan. Typically, treatment in progress
is covered, and Delta Dental begins
paying during the first eligible month.‡

Check out our SmileWay® Wellness Program

Find dental health resources, including
a risk assessment quiz, articles, videos
and a free e-newsletter subscription, at
mysmileway.com.

Talk to your dentist about your health

When you visit the dentist, be sure to
share your dental and medical history
and any prior complications. Dentists
can identify signs of some serious
health conditions and should be made
aware of health information that may
be critical to your dental care.

Questions about your plan?

Check your benefits, eligibility and
claims information through:

- our website
- our interactive voice response
telephone line

Contact us:

- through our website
- by calling Customer Service toll-free
during business hours (see phone
numbers at left for your local contact).

† In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

‡ Netminder Dental Network Trend Report, March 2013

‡ Group-specific exceptions may apply. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.



deltadentalins.com/enrollees



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**We're here when
you want us.**

Questions about dental claims?

Delta Dental is open from

8:00 a.m.

to

8:00 p.m. (Eastern Time)

Monday to Friday

to answer your questions.

(800) 932-0783

One Delta Drive, Mechanicsburg, PA 17055

(717) 766-8500

 **DELTA DENTAL**

